

CHADWICK FORGERIES AMOUNT TO MILLIONS

(Continued from Page 1)

hold of the money except through Baldwin, whom the banker now believes to be a mythical person. Baldwin attended to all the business of handling the interest from the bonds and turned it over to Mrs. Chadwick as it became due. The bankers were told that the yearly income was \$750,000. Repeated efforts were made on the part of Beckwith to get into communication with Baldwin, but they were always unsuccessful. An excuse was always ready when inquiry concerning Baldwin was pressed.

Tortured by Fears.
The Oberlin bank was to be made the trustee of the estate as soon as the contract with the then alleged trustees was signed, which was said to be July 1, 1903. When July 1 of last year came around matters were said to be in such shape as to make it necessary for the estate to remain in the same hands some little time longer. With the end of their troubles in sight and a golden harvest within grasp, as the Oberlin bankers believed, they were put off to commence upon a period of tortuous anticipation which ended with the closing of the doors of the institution and the arrest of both the president and cashier.

In relation to the endorsement of the notes by Beckwith and Spear the story from the banker goes on to relate that the notes were endorsed only as a last recourse in the event of a default. He confessed that he had attempted to negotiate loans on the note, but his nerve failed him. The endorsements were put on. It was explained, to make the paper more bankable.

Used as Clearing House.
The confession practically tells a story of how the Oberlin bank had been used as a clearing house for Mrs. Chadwick's manipulations. One instance is that of the \$500,000 note held by W. L. Fay and Henry Wurst of Elvira. The note was given by Mrs. Chadwick to Fay and Wurst with diamonds as security. They pressed for payment and finally threatened to sell the jewels. In her dilemma the woman appealed to Beckwith. Both were told that the public sale of the diamonds would cause talk and endanger the plans that had been made. Beckwith stilled the problem by taking up the note, giving his personal note instead, a note which he later took up by paying the cash.

CHADWICK IN HIDING.

Husband of the Woman May Be Brought Back From Europe.

New York, Dec. 10.—Mrs. Cassie L. Chadwick is still confined in a cell in the Tombs. Philip Carpenter, her attorney, informed the Associated Press tonight that she would not go to Cleveland before Monday, and the belief is prevalent that she will not go to Ohio city without a fight. Her counsel, both here and in Ohio, unite in opposing her voluntary departure.

It was said tonight that a bondsman had been found who will qualify \$15,000, the amount of bail demanded by United States Commissioner Shields, before whom Mrs. Chadwick was arraigned.

Name Kept Secret.

The name of the person will not be made public until Monday, when it is said he will sign the bond. The matter, according to the authority for the statement, could have been settled today, but Mrs. Chadwick desired to remain in the Tombs over Sunday, that she might have more time to consider her future action. Several persons who have given the necessary bail had been able to do so without their names becoming public, but the law states that the identity of the bondsmen cannot be kept secret. It is also contrary to the courts' ruling for a lawyer to give bail for his client.

Remained in Her Cell.

Mrs. Chadwick remained quietly in her cell today, receiving no callers other than her counsel, son and nurse. She availed herself of the privilege which allows prisoners to exercise in the corridor during certain hours, and to read papers, besides receiving several letters and telegrams.

Mystery About the Money.

Just what has become of the money Mrs. Chadwick is alleged to have raised on loans is a question which is interesting the persons connected with the case. It has been claimed that more than three years ago she settled \$2,500,000 on her husband, Dr. LeRoy S. Chadwick, and that since that time she had borrowed over \$600,000. A rumor is current today that efforts will be made to locate Dr. Chadwick and his daughter, who sailed for Havre, France, on the steamer Savio from this port. Not a word has been reported from several places in Europe but Dr. Chadwick is said to have given Herbert B. Newton of Brooklyn, Mass., two bonds aggregating \$50,000 in part payment for his wife's indebtedness, which are alleged to have come back from the bank on which they were drawn, and "settled out funds." It was intimated today that if Dr. Chadwick does not return from Europe soon the checks may figure in international proceedings.

HOW NEWTON WAS DUPED.

Iri Reynolds and Rev. Dr. Eaton Helped Mrs. Chadwick.

Boston, Dec. 10.—In an interview today concerning the Chadwick case, Herbert D. Newton, who is said to have arrested Iri Reynolds, said that he thought it was his duty to show up the whole miserable fabric of falsehood that had been worked on me and on several other people in the country. What the total liabilities may be I do not know, but I do know that she could never have borrowed the money she did and in the manner she did without some one as an accomplice.

Get a Bottle of the Bitters Today.

Get a bottle of the bitters today from your druggist and give it a chance to cure you of Heartburn, Belching, Poor Appetite, Indigestion, Dyspepsia, Constipation or Malarial Fever. It never fails. Try it and see. Also get a free copy of our 1905 Almanac. It's very instructive.

and then have that signature vouchered for by one of the most prominent ministers of Cleveland.

Saw the Vouchers.
"That it was vouchered for there is no doubt. I saw the voucher and the list of securities that Mrs. Chadwick was supposed to have deposited in the Wade Park National Bank. The list of securities was signed by Mr. Reynolds as being in his possession, and his signature was vouchered for by the Rev. Charles A. Eaton."

Mr. Newton made another statement this afternoon to clear and establish in the public mind, he said, how he came to be financially involved with Mrs. Chadwick.

Used the Minister.
"Mrs. Chadwick came to Boston last April," said Mr. Newton. "She was sent here by Rev. Charles A. Eaton, pastor of the Euclid Avenue Baptist church of Cleveland. Dr. Eaton had been appealed to by her as a woman in distress and acted as a pastor to help her out. He then called on me, Mr. John E. Eaton, in the Tremont building, where Mr. Eaton is a member of the law firm of Eaton, Knight & Carver. From Dr. Eaton of Cleveland she carried her instructions to give her assistance if, after examination of her securities, her statements could be verified."

Met Mrs. Chadwick.
"It was in Mr. Eaton's office in the Tremont building that Mr. John E. Eaton introduced Mrs. Chadwick to me. At this meeting Mrs. Chadwick showed me the securities she held, and among them was the \$500,000 note signed by Iri Reynolds, which stated that he had in his possession \$500,000 in securities belonging to Mrs. Chadwick. We communicated with the Rev. Dr. Eaton, and he confirmed the signature of Mr. Reynolds."

Signature Acknowledged.
Later Mr. Reynolds personally acknowledged his signature on the certificate of securities and the strictest inquiry showed that Mr. Reynolds was supposed to enjoy in the city of Cleveland the reputation of being a man of the highest integrity and honor. So in this way you can see that both representations made by the Rev. Eaton have been fully certified."

"Upon these representations I decided to help Mrs. Chadwick and agreed to help her have \$14,000. I paid the money to John E. Eaton and he gave Mrs. Chadwick his check. After this Mrs. Chadwick began to make her own money and made the loans under which she became so heavily indebted to me."

Eaton Was Betrayed.

"I believe that both Eatons acted in perfect good faith in the introduction, and their confidence was absolutely betrayed, as were the confidences of many other persons."

"I want to say in conclusion," said Mr. Newton, "that Percy W. Carver of the firm of Eaton, McKnight & Carver knew nothing about my transactions with Mrs. Chadwick until after I decided to probe the matter to the bottom."

TOTAL IS \$13,750,000.

Alleged Securities Will Reach Vast Amount.

Cleveland, O., Dec. 10.—The Plain Dealer says:

"When the contents of the mysterious 'securities' held for Mrs. Cassie L. Chadwick by Iri Reynolds in the Wade Park bank are revealed to the outside world it will be found that the signature of Andrew Carnegie has apparently been forged on notes and other papers to the total amount of \$13,750,000. The securities held by Reynolds, together with those that were held by the Citizens National bank of Oberlin and have already been made public, aggregate this amount."

"The mysterious 'securities' held by Reynolds in trust, concerning which there has been so much futile speculation during the past two years, consist of the following items:

"First, a note for the sum of \$5,000,000 bearing the signature of Andrew Carnegie.

"Second, a certificate of trusteeship which states that Andrew Carnegie has in his possession stocks and bonds to the amount of \$7,500,000 held by him in trust for Mrs. Chadwick. This paper also bears the signature of Mr. Carnegie.

"Basis of Her System.
"These securities, supposed to represent the vast amount of \$12,500,000, have been for the past three years the principal basis on which Mrs. Chadwick has conducted her financial system and on which she has borrowed sums which it is conceded run up to the millions and are positively known to exceed \$10,000,000."

"And the same 'securities' are the rock which has wrecked the Oberlin bank and caused the ruin of hundreds of families, and losses to business houses almost without number. For it is the frankly expressed opinion of reputable lawyers who have examined these papers that they are not worth one cent."

Reynolds Was Innocent.
"Moreover, there is bitter irony in the fact that the very man who held this worthless paper so faithfully and tenaciously for Mrs. Chadwick, and who apparently believed in its worth so implicitly and through whom others were perhaps innocently drawn into the vortex of Mrs. Chadwick's operations, should himself be one of the heaviest losers. For Iri Reynolds, after his long career of faithful guardianship for the woman whom he trusted, now considers himself a dupe. It is stated as a fact, not hitherto known, that Reynolds loaned Mrs. Chadwick practically all the money he possessed. His entanglements, however, involve only himself, the Wade Park Banking company being in no way affected."

Signed by Some Person.
"The note for \$5,000,000 is believed by all who have knowledge of it to have been written and signed by the same person who filled out and signed the notes for \$500,000 and \$250,000 held by the Citizens National bank of Oberlin."

"It is understood that the certificate of trusteeship states the securities held by Andrew Carnegie for Mrs. Chadwick consist of United States steel bonds, Canadian railway stock in Scotland, and Great Western railway stock in England, the three aggregating as above stated, \$7,500,000."

No Hope of Settlement.

"To put it briefly, the great Chadwick bubble has burst. There is no hope apparent. The man on whom Mrs. Chadwick's creditors rested their expectations has sunk and the Chadwick financial system, which has been tottering for the past two weeks has fallen. Unless help should arrive from some unforeseen source the creditors are helpless, and Mrs. Chadwick has no resource. She must now face the situation that has been steadily growing in intensity."

SUMMARY OF THE DAY.

Government Attorney Will Handle the Prosecution.

Cleveland, Dec. 10.—The feature of today's developments in the financial transactions of Mrs. Cassie L. Chadwick was the disclosure that she had in her possession, directly and indirectly, alleged securities to the amount of nearly \$14,000,000. These all bear the name of Andrew Carnegie, and are as follows:

Note held by Citizens' National bank of Oberlin, \$500,000.

Note held by Citizens' National bank of Oberlin, \$250,000.

Note admitted to exist by President Beckwith, \$500,000.

Note held by Iri Reynolds, \$5,000,000. Certificate of trusteeship for securities, held by Reynolds, \$7,500,000. Total, \$13,750,000.

One Bank Closed.

With this backing Mrs. Chadwick was enabled to obtain large loans during the last two or three years, most of which were repaid, however. The only financial institution that has so far as known, been compelled to close on account of the woman's dealings has been the Citizens' National bank of Oberlin, the president and cashier of which are now under indictment and under bail on the charge of misapplication of national bank funds.

Big Promises.

The inducements offered to the Oberlin bank officials were stated today to have been the promise of Mrs. Chadwick to Messrs. Beckwith and Spear that their bank was to be made the trustee of Mrs. Chadwick's \$5,000,000 note, and that the bankers were to receive a yearly salary of \$10,000 for their services. An additional bonus of \$40,000 was promised the bank when the loans were repaid. Rev. Charles Eaton, pastor of the Euclid Baptist church, through whose brother's law firm in Boston Mrs. Chadwick first met banker Newton of Brooklyn, has refused to make any reply to Mr. Newton's statement today concerning the minister's connection with the case. Dr. Eaton's family reports him confined to his bed and inaccessible to interviews.

Eaton did, however, hear what Mr. Newton had to say about his (Newton's) transaction with Mrs. Chadwick.

Legal Proceedings.

The legal aspect of the case locally has taken on a new phase today by the appointment of a receiver for the Chadwick property in behalf of Newton. The appointment was vigorously opposed by counsel for the receiver, appointed by the federal court a few days ago to take over the Chadwick possessions. An attempted injunction to prevent the second receiver from acting was frustrated by his escaping service of the appointing order of the Chadwick papers held by Iri Reynolds.

At Elvira the Lorain county grand jury, which has been investigating alleged forgery in connection with transactions with the Citizens' National bank of Oberlin, adjourned without voting to indict any person. It was shown that there was not enough evidence to bring in an indictment.

Special Jury Called.

A special federal grand jury was called today to investigate the Chadwick case and will appear Wednesday morning.

County Prosecutor Keeler said tonight that the Chadwick case will be called to investigate the alleged forgery in the Carnegie notes will probably make their report Monday or not later than Tuesday. Mr. Keeler said that whatever determination was reached, if any, he would confer with United States Attorney Sullivan, who is handling the case for the government. "There will be no conflict in the matter."

Dr. Eaton Is Ill.

Cleveland, O., Dec. 10.—A representative of the Associated Press who called on the residence of Rev. Dr. Charles A. Eaton, pastor of the Euclid Avenue Baptist

Genuine Carter's Little Liver Pills

Must Bear Signature of

See Facsimile Wrapper Below.

Very small and as easy to take as sugar.

FOR HEADACHE, FOR DIZZINESS, FOR BILIOUSNESS, FOR TORPID LIVER, FOR CONSTIPATION, FOR SALLOW SKIN, FOR THE COMPLEXION.

Price 25 Cents. Purely Vegetable.

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church today was informed that Dr. Eaton was ill in bed and could not be seen. When reference was made to the statement of Mr. Newton in Boston that Dr. Eaton had assisted in bringing about an introduction of Mrs. Chadwick to Mr. Newton, which introduction it is alleged culminated in the negotiation of the large loan, the caller was informed that Dr. Eaton had absolutely no statement to make at present but that later he might have something to say.

Career in Leavenworth.

Leavenworth, Kan., Dec. 10.—A Madame Devere who lived in Leavenworth in 1883 figured in the local police annals at that time. She was known as Mollie Devere, and when she departed it was alleged that she left behind many unpaid notes having the endorsement of prominent business men. One man who had committed forgery and embezzlement and finally killed himself in his cell, was said to have been influenced by the woman to commit the crime.

Cleveland Grand Jury.

Cleveland, Dec. 10.—The special grand jury to investigate the Chadwick case was drawn today by United States Marshal Chandler. There were twenty-four names drawn. The jury must consist of at least sixteen men and the whole twenty-four can hear the evidence if the grand jury wishes them to. Marshal Chandler at once prepared the necessary blanks for the evidence to appear Wednesday morning, when the case will be taken up.

Worked Los Angeles.

Los Angeles, Cal., Dec. 10.—It is believed that Mrs. Cassie L. Chadwick once operated in Los Angeles as a clairvoyant. According to the story related by Mrs. Eaton did, however, hear what Mr. Chadwick, the latter posed as Madame Devere, a clairvoyant, came here from Toledo in the latter part of the eighties, set up in business and practiced her location for several winters. Little was known of her here, excepting that she seemed successful and prosperous.

Evidence Insufficient.

Elvira, O., Dec. 10.—The Lorain county special grand jury today finished its investigation into the alleged forgery of Mrs. Chadwick's note in connection with the Oberlin Citizens' National bank and has reported that there was not sufficient evidence to convict Mrs. Chadwick.

Photograph Identified.

San Francisco, Dec. 10.—Mrs. Alice M. York has identified a photograph of Madame Devere published in an eastern paper as that of Mrs. Chadwick, who she says is her sister. She declines to make any further statements regarding the latter's life and declares that she knows nothing regarding Mrs. Chadwick's present troubles.

IDAH0 POSTMASTER.

(Special to The Herald.)
Washington, Dec. 10.—W. H. Flora has been appointed postmaster at Dairy, Owyhee county, Idaho, vice A. M. Drummond, resigned.

VICTIMS OF CONSUMPTION.

El Paso, Tex., Dec. 10.—James F. Carroll, superintendent of the Mesquero Indian reservation in New Mexico, who is in this city, reports that consumption is making terrible inroads on the Indians. He says it is impossible to teach them to be clean or to diet properly, and that consequently the disease is spreading alarmingly, threatening extermination of the famous Apache tribe in a few years.

M. SYVETON BURIED.

Paris, Dec. 10.—The remains of M. Syveton, the deputy from Neully, who was found emphysematic in his residence here, were buried today in Mont Parresse cemetery with military honors. There was no demonstration and no incident.

THE VALUE OF CHARCOAL.

Few People Know How Useful It Is In Preserving Health and Beauty.

Nearly everybody knows that charcoal is the most efficient disinfectant and purifier in nature, but few realize its value when taken into the human system for the same cleansing purpose.

Charcoal is a remedy that the more you take of it the better; it is not a drug at all, but simply absorbs the gases and impurities always present in the stomach and intestines and carries them out of the system.

Charcoal sweetens the breath after smoking, drinking, or after eating onions and other odorous vegetables. Charcoal effectively clears and improves the complexion, it whitens the teeth and further acts as a natural and eminently safe cathartic.

It absorbs the noxious gases which collect in the stomach and bowels; it disinfects the mouth and throat from the poison of catarrh.

All druggists sell charcoal in one form or another, but probably the best charcoal and the most for the money is in Stuart's Charcoal Lozenges. They are composed of the finest powdered vegetable charcoal, and other harmless antiseptics in tablet form, or rather in the form of large, pleasant tasting lozenges, the charcoal being mixed with honey.

The daily use of these lozenges will soon tell in a much improved condition of the general health, better complexion, clearer breath and purer blood, and the beauty of it is that no possible harm can result from their continued use, but, on the contrary, it is a great benefit.

A Buffalo physician, in speaking of the benefits of charcoal, says: "I advise Stuart's Charcoal Lozenges to all patients suffering from gas in stomach and bowels, and to clear the complexion and purify the breath. I recommend to all patients who believe the liver is greatly benefited by the daily use of them. They cost but 25 cents a box of drug stores, and although in some sense a patent preparation, yet I have I get more and better charcoal in Stuart's Charcoal Lozenges than in any of the ordinary charcoal tablets."



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